

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT E. CONWAY
PATRICIA J. CONWAY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-10113

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/08/2019 and confirmed on 4/29/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|--------|-----------|
| Total Receipts | | 76,354.67 |
| Less Refunds to Debtor | 668.03 | |
| TOTAL AMOUNT OF PLAN FUND | | 75,686.64 |

| | | |
|------------------------------------|----------|----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,950.00 | |
| Trustee Fee | 3,633.03 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 7,583.03 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|----------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | SERVBANK SB | 0.00 | 36,782.42 | 0.00 | 36,782.42 |
| | Acct: 9150 | | | | |
| | SERVBANK SB | 6,651.16 | 6,651.16 | 0.00 | 6,651.16 |
| | Acct: 9150 | | | | |
| | HOLIDAY FINANCIAL SERVICES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7891 | | | | |
| | PNC BANK NA | 4,831.09 | 4,831.09 | 1,405.41 | 6,236.50 |
| | Acct: 8372 | | | | |
| | | | | | 49,670.08 |

| | | | | | |
|----------|----------------------------------|----------|----------|------|-----------|
| Priority | | | | | |
| | DANIEL P FOSTER ESQ** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ROBERT E. CONWAY | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ROBERT E. CONWAY | 668.03 | 668.03 | 0.00 | 0.00 |
| | Acct: | | | | |
| | FOSTER LAW OFFICES** | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | DANIEL P FOSTER ESQ** | 950.00 | 950.00 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXFEES | | | | |
| | AVID ACCEPTANCE LLC | 9,075.56 | 9,075.56 | 0.00 | 9,075.56 |
| | Acct: 3170 | | | | |
| | WESTLAKE SERVICES LLC DBA WESTLA | 0.00 | 7,764.46 | 0.00 | 7,764.46 |
| | Acct: 9850 | | | | |
| | | | | | 16,840.02 |

| | | | | | |
|-----------|----------------------------------|----------|--------|------|--------|
| Unsecured | | | | | |
| | DEPARTMENT OF VETERANS AFFAIRS++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7403 | | | | |
| | VSCO OF OHIO INC | 2,056.33 | 614.59 | 0.00 | 614.59 |
| | Acct: 6060 | | | | |
| | PENN POWER/FIRST ENERGY* | 261.15 | 78.05 | 0.00 | 78.05 |
| | Acct: 4117 | | | | |
| | PNC BANK NA | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 7604 | | | | |
| | ADVANCE AMERICA SMALL LOANS OF OH | 2,055.70 | 614.40 | 0.00 | 614.40 |
| | Acct: 6060 | | | | |
| | PENELEC/FIRST ENERGY** | 958.51 | 286.47 | 0.00 | 286.47 |
| | Acct: 1209 | | | | |
| | ADVANCE AMERICA SMALL LOANS OF OH | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | LOGS LEGAL GROUP LLP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ATLAS ACQUISITIONS LLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BROCK & SCOTT PLLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | NCP FINANCE OHIO | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 1,593.51 |

TOTAL PAID TO CREDITORS

68,103.61

TOTAL CLAIMED

PRIORITY 9,075.56

SECURED 11,482.25

UNSECURED 5,331.69

Date: 04/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ROBERT E. CONWAY
PATRICIA J. CONWAY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-10113

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert E. Conway
Patricia J. Conway
Debtors

Case No. 19-10113-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Robert E. Conway, Patricia J. Conway, PO Box 303, Linesville, PA 16424-0303 |
| cr | + Servbank, SB, Servbank, SB, P.O. BOX 9013, ADDISON, TX 75001, UNITED STATES 75001-9013 |
| 15000500 | + Department of Veterans Affairs, PO Box 42954, Philadelphia PA 19101-2954 |
| 14991383 | + Holiday Financial Services, 715 West 38th Street, Erie, PA 16508-2626 |
| 14991389 | #+ Shapiro & DeNardo LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| 15500436 | + Westlake Financial Services, 3440 Flair Drive Lockbox 840132, El Monte CA 91731-2823 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/Text: BK@servicingdivision.com | Apr 26 2024 23:50:00 | Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210 |
| cr | + Email/Text: BK@servicingdivision.com | Apr 26 2024 23:50:00 | Servbank, SB, 3138 E Elwood St, Phoenix, AZ 85034-7210 |
| 15014416 | Email/Text: bnc@atlasacq.com | Apr 26 2024 23:49:00 | Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601 |
| 15014999 | + Email/Text: bnc@teampurpose.com | Apr 26 2024 23:51:00 | Advance America Small Loans of Ohio, Inc., c/o Advance America, 135 North Church Street, Spartanburg, SC 29306-5138 |
| 15600566 | + Email/Text: BK@servicingdivision.com | Apr 26 2024 23:50:00 | Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210 |
| 15233408 | + Email/Text: bankruptcy@avidac.com | Apr 26 2024 23:52:00 | Avid Acceptance LLC., 6995 Union Park Center Ste 450, Cottonwood Heights UT 84047-6145 |
| 15004686 | + Email/Text: bankruptcy@consumerportfolio.com | Apr 26 2024 23:52:00 | Consumer Portfolio Services, PO Box 57071, Irvine CA 92619-7071 |
| 14991381 | Email/Text: bnc@teampurpose.com | Apr 26 2024 23:51:00 | First American Loans, 3329 E. Broad Street, Whitehall, OH 43213-1062 |
| 14991382 | + Email/Text: bankruptcy@firstenergycorp.com | Apr 26 2024 23:51:00 | First Energy, 5001 Nasa Boulevard, Fairmont, WV 26554-8248 |
| 14991384 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 26 2024 23:52:00 | Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485 |
| 14991386 | + Email/Text: bankruptcyntices@schear.net | Apr 26 2024 23:52:00 | NCP Finance Ohio LLC, 205 Sugar Camp Circle, Dept CA, Dayton, OH 45409-1970 |
| 14991385 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 26 2024 23:50:00 | Nationstar / Mr Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620 |

District/off: 0315-1

User: auto

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Date Rcvd: Apr 26, 2024

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| | | | |
|----------|--|----------------------|---|
| 14996665 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 26 2024 23:50:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 15033757 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 26 2024 23:49:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101 |
| 14991387 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 26 2024 23:49:00 | Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 14991388 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 26 2024 23:49:00 | Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009 |
| 15018017 | + Email/Text: BankruptcyEast@firstenergycorp.com | Apr 26 2024 23:50:00 | Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976 |
| 15004496 | + Email/Text: bankruptcy@firstenergycorp.com | Apr 26 2024 23:51:00 | Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248 |
| 15686927 | + Email/Text: BK@servicingdivision.com | Apr 26 2024 23:50:00 | Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210 |
| 15014994 | + Email/Text: bnc@teampurpose.com | Apr 26 2024 23:51:00 | VSCO of Ohio, Inc., c/o First American Loans, 135 North Church Street, Spartanburg, SC 29306-5138 |

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Nationstar Mortgage LLC d/b/a Mr. Cooper |
| cr | | PNC BANK NATIONAL ASSOCIATION |
| cr | *P++ | ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

| Name | Email Address |
|------------------------|--|
| Christopher A. DeNardo | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com |
| Daniel P. Foster | on behalf of Debtor Robert E. Conway dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | |

District/off: 0315-1

User: auto

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on behalf of Joint Debtor Patricia J. Conway dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8